

IN THE SPECIFICATION

Please replace the paragraph that begins on page 7, line 13 with the following rewritten paragraph:

a2 --The claims processing systems include a benefits system which allows patient to access their medical benefits information on-line, and optionally to allow authorized individuals to modify either benefit information or insurance plans when desired. Furthermore, health care providers have access to patient benefits information in preparation for consulting with a patient. Optionally, the health care provider can access, download, or print a partially prepared claim or diagnosis form having much of the patient benefits information already included thereon. Partially prepared claims forms significantly reduce overall time, effort and cost that are required to ensure that accurate and complete patient and treatment information is submitted with the insurance claims, and that the claims conform to the requirements of the insurer.--

IN THE CLAIMS

Please cancel claims 5 and 9 without prejudice.

Please amend claims 1-4, 6-8, 10-14, 20-22 and 29 as follows:

a3 1. (Amended) In a system comprising a health care benefit component that stores patient and benefit information and allows access to stored information by a health care provider, an automated adjudication component that automatically adjudicates claims submitted for payment, an automated payment component that automatically pays adjudicated claims, a payment tracking component that tracks the status of claims submitted for automatic payment, and an access terminal associated with the health care provider, a method for submitting and adjudicating claims comprising the steps of:

accessing, using the access terminal, the patient and benefit information stored by the health care benefit component such that the health care provider can ascertain patient information in preparation for submitting a claim for treatment provided to a patient;

creating, using the access terminal, the claim by entering information regarding treatment provided to said patient into an electronic claim form that can be submitted for payment;